

**LOCAL BANKRUPTCY FORM NO. 6**

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** : **Bankruptcy No. 16-70397-JAD**  
: **Brian W. Ishman and**  
: **Connie L. Ishman,** : **Chapter 13**  
: **Debtors** :  
:

**AMENDMENT COVER SHEET**

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

☐ Voluntary Petition *Specify reason for amendment:* No Asset Case  
Official Form 6 Schedules (Itemization of Changes Must Be Specified)

☐ Summary of Schedules  
☐ Schedule A - Real Property  
☒ Schedule B - Personal Property  
☒ Schedule C - Property Claimed as Exempt  
☐ Schedule D - Creditors holding Secured Claims

Check one:

☐ Creditor(s) added  
☐ NO creditor(s) added  
☐ Creditor(s) deleted  
☐ Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

☐ Creditor(s) added  
☐ NO creditor(s) added  
☐ Creditor(s) deleted  
☐ Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

☐ Creditor(s) added  
☐ NO creditor(s) added  
☐ Creditor(s) deleted  
☐ Schedule G - Executory Contracts and Unexpired Leases

Check one:

☐ Creditor(s) added  
☐ NO creditor(s) added  
☐ Creditor(s) deleted  
☐ Schedule H - Codebtors  
☐ Schedule I - Current Income of Individual Debtor(s)  
☐ Schedule J - Current Expenditures of Individual Debtor(s)  
☐ Statement of Financial Affairs  
☐ Chapter 7 Individual Debtor's Statement of Intention  
☐ Chapter 11 List of Equity Security Holders  
☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims  
☐ Disclosure of Compensation of Attorney for Debtor

☐ Other: \_\_\_\_\_

**NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES**

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment checked above has been given this date to the U.S. Trustee, the trustee in this case, and to entities affected by the amendment as follows:

ALL CREDITORS ON THE COURT'S MAILING MATRIX (ATTACHED).

Respectfully submitted,

Date: October 19, 2020

/s/ Kenneth P. Seitz, Esquire  
Kenneth P. Seitz, Esquire  
PA I.D. # 81666  
Law Offices of Kenny P. Seitz  
P.O. Box 211  
Ligonier, PA 15658  
Tel: 814.536-7470  
Email: ClrfldEsq@aol.com  
Attorney for Debtors

Label Matrix for local noticing  
0315-7  
Case 16-70397-JAD  
WESTERN DISTRICT OF PENNSYLVANIA  
Johnstown  
Mon Oct 19 13:38:45 EDT 2020

Montgomery Ward  
c/o Creditors Bankruptcy Service  
P.O. Box 800849  
Dallas, TX 75380-0849

(p)JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

ARS National Services, Inc.  
P.O. Box 469100  
Escondido, CA 92046-9100

7  
U.S. Bankruptcy Court  
5414 U.S. Steel Tower  
600 Grant Street  
Pittsburgh, PA 15219-2703

Ally Financial  
200 Renaissance Center  
Detroit, MI 48243-1300

Ally Financial  
PO Box 130424  
Roseville MN 55113-0004

Bank of America, N.A.  
P O Box 982284  
El Paso, TX 79998-2284

(p)BANK OF AMERICA  
PO BOX 982238  
EL PASO TX 79998-2238

Bureaus Investment Group Portfolio No 15 LLC  
c/o Recovery Management Systems Corp  
25 SE 2nd Avenue Suite 1120  
Miami FL 33131-1605

Cap One Na  
Po Box 26625  
Richmond, VA 23261-6625

(p)CAPITAL ONE  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

Capital One Bank, N.A.  
P.O. Box 71083  
Charlotte, NC 28272-1083

Cbna  
Po Box 6189  
Sioux Falls, SD 57117-6189

Cbna  
Po Box 6497  
Sioux Falls, SD 57117-6497

(p)JPMORGAN CHASE BANK N A  
BANKRUPTCY MAIL INTAKE TEAM  
700 KANSAS LANE FLOOR 01  
MONROE LA 71203-4774

Cowbird Emergency Physician  
P.O. Box 38032  
Philadelphia, PA 19101-0777

Credit Bureau Centre  
P.O. Box 273  
Monroe, WI 53566-0273

Emblem MasterCard  
P.O. Box 89210  
Sioux Falls, SD 57109-9210

Embrace/Atlanticus  
Po Box 105555  
Atlanta, GA 30348-5555

Ginny's  
c/o Creditors Bankruptcy Service  
P.O. Box 800849  
Dallas, TX 75380-0849

Ginnys  
1112 7th Ave  
Monroe, WI 53566-1364

HSBC Bank  
P.O. Box 5253  
Carol Stream, IL 60197-5253

(p)CITIBANK  
PO BOX 790034  
ST LOUIS MO 63179-0034

Lakeview Loan Servicing, LLC  
c/o M&T Bank  
P.O. Box 840  
Buffalo, NY 14240-0840

Law Offices of Fredric I Weinberg & Asso  
1001 E. Hector Street  
Suite 200  
Conshohocken, PA 19428-2395

Luther P. Miller, Inc.  
3484 Elton Road  
Johnstown, PA 15904-1998

(p)M&T BANK  
LEGAL DOCUMENT PROCESSING  
626 COMMERCE DRIVE  
AMHERST NY 14228-2307

MERRICK BANK  
Resurgent Capital Services  
PO Box 10368  
Greenville, SC 29603-0368

MIDLAND FUNDING LLC  
PO Box 2011  
Warren, MI 48090-2011

MRS Assoc.  
1930 Olney Avenue  
Cherry Hill, NJ 08003-2016

Mason Easy Pay  
P.O. Box 2808  
Monroe, WI 53566-8008

Merchants Credit Guide  
223 W Jackson Blvd Ste 4  
Chicago, IL 60606-6914

Merrick Bank  
Po Box 9201  
Old Bethpage, NY 11804-9001

Midland Credit Management, Inc.  
8875 Aero Drive  
Suite 200  
San Diego, CA 92123-2255

Midland Funding  
2365 Northside Dr Ste 30  
San Diego, CA 92108-2709

Midland Funding, LLC  
Attn: Andrew Everett Callahan, Esquire  
1 International Plaza, 5th Floor  
Philadelphia, PA 19113-1510

Midland Funding, LLC  
c/o Hayt, Hayt & Landau, LLC  
123 South Broad Street, Suite 1660  
Philadelphia, PA 19109-1003

Montgomery Ward  
1112 7th Ave  
Monroe, WI 53566-1364

Office of the United States Trustee  
Liberty Center.  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222-3721

(p)PATENAUE AND FELIX APC  
501 CORPORATE DR  
SOUTHPOINTE CENTER SUITE 205  
CANONSBURG PA 15317-8584

Penelec  
P.O. Box 3687  
Akron, OH 44309-3687

Portfolio Recovery Ass  
120 Corporate Blvd Ste 1  
Norfolk, VA 23502-4952

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Remit Corp  
36 W Main St  
Bloomsburg, PA 17815-1703

Retrieval Masters Creditors Bureau, Inc.  
2269 S. Saw Mill River Road  
Building 3  
Elmsford, NY 10523-3848

Seventh Avenue  
1112 7th Ave  
Monroe, WI 53566-1364

Seventh Avenue  
c/o Creditors Bankruptcy Service  
P.O. Box 800849  
Dallas, TX 75380-0849

Stoneberry  
P.O. Box 2820  
Monroe, WI 53566-8020

Stoneberry  
c/o Creditors Bankruptcy Service  
P.O. Box 800849  
Dallas, TX 75380-0849

Syncb/Amazon  
Po Box 965015  
Orlando, FL 32896-5015

Syncb/Ashley Furniture  
950 Forrer Blvd  
Kettering, OH 45420-1469

Syncb/Jcp  
Po Box 965007  
Orlando, FL 32896-5007

Syncb/Walmart  
Po Box 965024  
Orlando, FL 32896-5024

Synchrony Bank  
P.O. Box 960061  
Orlando, FL 32896-0061

The Bureaus  
650 Dundee Road Suite 370  
Northbrook, IL 60062-2757

Union Plus Credit Card  
P.O. Box 30255  
Salt Lake City, UT 84130-0255

Verizon  
P.O. Box 151254  
Albany, NY 12212

Webbank/Fingerhut  
6250 Ridgewood Rd  
Saint Cloud, MN 56303-0820

Brian W Ishman  
410 5th Street  
Windber, PA 15963-1308

Connie L Ishman  
410 5th Street  
Windber, PA 15963-1308

Kenneth P. Seitz  
Law Offices of Kenny P. Seitz  
P.O. Box 211  
Ligonier, PA 15658-0211

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219-2702

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Jefferson Capital Systems  
PO Box 7999  
St Cloud, MN 56302-9617

Bk Of Amer  
Po Box 982235  
El Paso, TX 79998

Capital One Bank Usa N  
15000 Capital One Dr  
Richmond, VA 23238

Chase Card  
Po Box 15298  
Wilmington, DE 19850

Home Depot Credit Services  
P.O. Box 182676  
Columbus, OH 43218

(d)Jefferson Capital Syst  
16 Mclelland Rd  
Saint Cloud, MN 56303

(d)Jefferson Capital Systems LLC  
Po Box 7999  
Saint Cloud Mn 56302-9617

M&T Bank  
Lending Services, Customer Support  
P.O. Box 900  
Millsboro, DE 19966

Patenaude & Felix, A.P.C.  
c/o Gregg L. Morris, Esquire  
213 East Main Street  
Carnegie, PA 15106

Portfolio Recovery Associates, LLC  
P.O. Box 12914  
Norfolk, VA 23541

(d)Portfolio Recovery Associates, LLC  
POB 12914  
Norfolk VA 23541

(d)Portfolio Recovery Associates, LLC  
c/o Carrie A. Brown, Esquire  
120 Corporate Boulevard  
Norfolk, VA 23502

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Lakeview Loan Servicing, LLC

End of Label Matrix  
Mailable recipients 62  
Bypassed recipients 1  
Total 63

**Fill in this information to identify your case and this filing:**

Debtor 1 **Brian W Ishman**  
 First Name Middle Name Last Name

Debtor 2 **Connie L Ishman**  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number **16-70397**

☒ Check if this is an amended filing

Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.
- ☐ Yes. Where is the property?

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☒ No
- ☐ Yes

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

- ☒ No
- ☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$0.00**

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**

*Examples: Major appliances, furniture, linens, china, kitchenware*

- ☒ No
- ☐ Yes. Describe.....

7. **Electronics**

*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*

- ☒ No
- ☐ Yes. Describe.....

Debtor 1 **Brian W Ishman**  
Debtor 2 **Connie L Ishman**

Case number (if known) **16-70397**

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☒ No

☐ Yes. Describe.....

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☒ No

☐ Yes. Describe.....

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$0.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No

☐ Yes.....

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☒ No

☐ Yes..... Institution name:

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

Debtor 1 **Brian W Ishman**  
Debtor 2 **Connie L Ishman**

Case number (if known) **16-70397**

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....



Debtor 1 **Brian W Ishman**  
Debtor 2 **Connie L Ishman**

Case number (if known) **16-70397**

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No  
☐ Yes. Give specific information..

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☒ No  
☐ Yes. Name the insurance company of each policy and list its value.  
Company name:

Beneficiary:

Surrender or refund  
value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☐ No  
☒ Yes. Give specific information..

**Unum Life Insurance Benefits**

**\$10,000.00**

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No  
☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No  
☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

- ☒ No  
☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$10,000.00**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

*Examples:* Season tickets, country club membership

- ☒ No  
☐ Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

**\$0.00**

Debtor 1 **Brian W Ishman**  
Debtor 2 **Connie L Ishman**

Case number (if known) **16-70397**

**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....		<u><b>\$0.00</b></u>
56. Part 2: Total vehicles, line 5	<u><b>\$0.00</b></u>	
57. Part 3: Total personal and household items, line 15	<u><b>\$0.00</b></u>	
58. Part 4: Total financial assets, line 36	<u><b>\$10,000.00</b></u>	
59. Part 5: Total business-related property, line 45	<u><b>\$0.00</b></u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u><b>\$0.00</b></u>	
61. Part 7: Total other property not listed, line 54	+ <u><b>\$0.00</b></u>	
62. Total personal property. Add lines 56 through 61...	<u><b>\$10,000.00</b></u>	Copy personal property total <u><b>\$10,000.00</b></u>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<div><u><b>\$10,000.00</b></u></div>

**Fill in this information to identify your case:**

Debtor 1	<b>Brian W Ishman</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Connie L Ishman</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number (if known)	<b>16-70397</b>		

☒ Check if this is an amended filing

**Official Form 106C**

**Schedule C: The Property You Claim as Exempt**

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Unum Life Insurance Benefits</b> Line from <i>Schedule A/B</i> : 32.1	<b>\$10,000.00</b>	<input checked="" type="checkbox"/> <b>\$10,000.00</b>	<b>11 U.S.C. § 522(d)(5)</b>
		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes